IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Sheri Lou Cumberledge

NO. 17-24288-JAD

Debtor

CHAPTER 13

Ronda J. Winnecour, Chapter 13 Trustee

Related to Doc. No. 76

Movant

VS.

AmericaHome Mortgage Company, LLC

Respondent

AFFIDAVIT OF MIDFIRST BANK IN RESPONSE TO TRUSTEE'S MOTION TO PRECLUDE POSTPETITION MORTGAGE FEES, EXPENSES AND CHARGES

BEFORE ME, the undersigned authority, personally appeared <u>CINDY COUNTRYMAN</u> who, having been duly sworn, deposes and says as follows:

- I am __CINDY COUNTRYMAN __, holding the position of _____ Vice President

 with MidFirst Bank, and I am authorized to execute this Affidavit on behalf of MidFirst Bank.
- 2. In my position, I have access to the business records of MidFirst Bank related to mortgage loans involved in bankruptcy proceedings, including the records related to the mortgage loan of the Debtor in the above captioned case.
- 3. On July 19, 2018, AmericaHome Mortgage Company, LLC, filed a Notice of Post-Petition Mortgage Fees, Expenses and Charges in the total amount of \$1,050.00.
- 4. Debtor's mortgage loan was transferred to MidFirst Bank pursuant to a Transfer of Claim filed October 31, 2018 (doc. 65).
- 5. MidFirst Bank has permanently waived the fees and charges requested in the Notice of

Postpetition Mortgage Fees, Expenses and Charges filed July 19, 2018.

- 6. The original note in connection with Debtor's account is dated August 31, 2015.
- 7. Attached hereto as Exhibit "A" is a true and correct loan history for Debtor's account from the date of loan inception which reflects the fees and charges requested in the Notice of Postpetition Mortgage Fees, Expenses and Charges filed July 19, 2018 have been waived.
- 8. No fees or other charges in connection with the Chapter 13 Trustee's motion or MidFirst Bank's response shall be charged to Debtor's account.
- 9. The statements contained herein are true and correct to the best of my information and belief based upon my first-hand knowledge or my review of the business records maintained in the normal course of business of MidFirst Bank.

MidFirst Bank

CINDY COUNTRYMAN
Its Vice President

Sworn to and subscribed before me this

Notary Public Valerie Wilkerson